

Certificate Number: 05781-MN-DE-034884091

Bankruptcy Case Number: 20-42081



05781-MN-DE-034884091

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 15, 2020, at 8:47 o'clock PM PDT, Heather Fletcher completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of Minnesota.

Date: September 15, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President